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PATENT
Atty. Dkt. No. 17243-00042

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Keyes et al :
Serial No.: 10/035,968 : Art Unit: 2164
Filed: December 31, 2001 : Examiner:
For: METHODS AND SYSTEMS FOR :
ASSESSING LOAN PORTFOLIOS :
:

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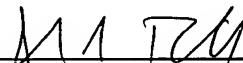
APR 09 2002

I certify that documents listed below:

- Amendment Transmittal (3 pages, in duplicate)
- Preliminary Amendment (8 pages)
- Submission Of Marked Up Paragraphs (8 pages)
- Request for Approval of Drawing Changes (1 page)
- Transmittal of Formal Drawings (1 page)
- Thirteen (13) Sheets of Formal Drawings
- Certificate of Mailing by Express Mail (1 page)
- Return Postcard

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are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above in an envelope addressed to Commissioner for Patents, Washington, D.C. 20231.



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Express Mail No.: EL 752244002 US

17243-00042
PATENT



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| | | | |
|-------------|---------------------|---|-----------------|
| Applicant: | Keyes et al. | : | |
| | | : | |
| | | : | Group No.: 2164 |
| Serial No.: | 10/035,968 | : | |
| | | : | |
| | | : | Examiner: |
| Filed: | December 31, 2001 | : | |
| | | : | |
| For: | METHODS AND SYSTEMS | : | |
| | FOR ASSESSING LOAN | : | |
| | PORTFOLIOS | : | |

Commissioner for Patents
Washington, D.C. 20231

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AMENDMENT TRANSMITTAL

- Transmitted herewith is a:
 - Preliminary Amendment
 - Submission Of Marked Up Paragraphs
 - Request for Approval of Drawing Changes
 - Transmittal of Formal Drawings
 - Certificate of Mailing By Express Mail
 - Return Post Card

STATUS

- Applicant

| | |
|---------------|-------------------------------|
| <u> </u> | Claims small entity status. |
| <u> X </u> | Is other than a small entity. |

EXTENSION OF TERM

3. The proceedings herein are for a patent application and the provisions of 37 C.F.R. 1.136 apply.

(complete (a) or (b), as applicable)

- (a) _____ Applicant petitions for an extension of time under 37 C.F.R. 1.136
(Fees: 37 C.F.R. 1.17(a)-(d) for the total number of months checked below:)

| Extension for response within: | Other than small entity Fee | Small entity Fee (if applicable) |
|-----------------------------------|--------------------------------|-------------------------------------|
| _____ First month | \$ 110.00 | \$ 55.00 |
| _____ Second month | \$ 400.00 | \$ 200.00 |
| _____ Third month | \$ 920.00 | \$ 460.00 |
| _____ Fourth month | \$1,440.00 | \$ 720.00 |
| _____ Fifth month | \$1,960.00 | \$ 980.00 |

Fee: \$ _____

If an additional extension of time is required, please consider this a petition therefor.

(Check and complete the next item, if applicable)

_____ An extension of _____ months has already been secured. The fee paid therefor \$ _____ is deducted from the total fee due for the total months of extension now requested.

Extension fee due with this request \$ _____.

OR

- (b) ☒ Applicant believes that no extension of term is required. However, this conditional petition is being made to provide for the possibility that applicant has inadvertently overlooked the need for a petition for extension of time.

FEE FOR CLAIMS

4. The fee for claims (37 C.F.R. 1.16(b)-(d)) has been calculated as shown below:

| | (Col. 1) CLAIMS REMAINING AFTER AMENDMENT | | (Col. 2) HIGHEST NO. PREVIOUSLY PAID FOR | (Col. 3) PRESENT EXTRA | SMALL ENTITY ADDITIONAL RATE FEE | OR | OTHER THAN SMALL ENTITY ADDITIONAL RATE FEE |
|---|---|-------|---|------------------------------|--|----|--|
| TOTAL | 118 | MINUS | 118 | =0 | x \$9 = \$ | | x \$18 = \$0 |
| INDEP. | 8 | MINUS | 8 | =0 | x \$42 = \$ | | x \$84 = \$0 |
| — FIRST PRESENTATION OF MULTIPLE DEP. CLAIM | | | | | + \$130 = \$ | | + \$280 = \$ |
| | | | | | TOTAL ADDITIONAL FEE \$ | OR | TOTAL ADDITIONAL FEE \$0 |

- (a)
- X
- No additional fee for Claims is required

OR

- (b) _____ Total additional fee for claims required \$

FEE PAYMENT

5. _____ Attached is a check in the sum of \$_____
- ✓ Charge Deposit Account No. 01-2384 the sum of \$0.00.
A duplicate of this transmittal is attached.

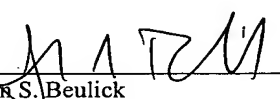
FEE DEFICIENCY

- 6.
- ✓
- If any additional extension and/or fee is required, charge Deposit Account No. 01-2384.

AND/OR

- ✓
- If any additional fee for claims is required, charge Deposit Account No. 01-2384.

7. _____ Other:


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**REQUEST FOR APPROVAL OF FORMAL DRAWINGS
AND DRAWING CHANGES**

Commissioner of Patents
Washington, D.C. 20231

Reference labels 10-130 have been inserted into the drawings. Additionally, Figure 9 has been expanded into multiple drawing sheets to meet font size requirements. Specifically, originally filed Figure 9 is now illustrated in Figures 9A, 9B, 9C, 9D, 9E, and 9F. In anticipation of the approval of the drawing change, Applicants are submitting substitute formal drawings incorporating the above-noted changes. No new matter has been added.

Respectfully Submitted,

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| ASSESSING LOAN | : | |
| PORTFOLIOS | : | |

TRANSMITTAL OF FORMAL DRAWINGS

Commissioner for Patents
Washington, D.C. 20231

Enclosed are thirteen (13) sheets of formal drawings for the above-identified patent application.

Respectfully submitted,



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